

Official Form 1 (4/07)

<b>United States Bankruptcy Court</b> <b>Northern District of Illinois</b>						<b>Voluntary Petition</b>																					
Name of Debtor (if individual, enter Last, First, Middle): <b>Contreras, Andrea B.</b>				Name of Joint Debtor (Spouse) (Last, First, Middle):																							
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): <b>FKA Andrea B. Glass</b>				All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):																							
Last four digits of Soc. Sec./Complete EIN or other Tax ID No. (if more than one, state all): <b>xxx-xx-3686</b>				Last four digits of Soc. Sec./Complete EIN or other Tax ID No. (if more than one, state all):																							
Street Address of Debtor (No. and Street, City, and State): <b>448 North Seymour Avenue</b> <b>Apartment 1</b> <b>Mundelein, IL</b> <div style="text-align: right; font-size: small;">ZIP Code <b>60060</b></div>				Street Address of Joint Debtor (No. and Street, City, and State): <div style="text-align: right; font-size: small;">ZIP Code</div>																							
County of Residence or of the Principal Place of Business: <b>Lake</b>				County of Residence or of the Principal Place of Business:																							
Mailing Address of Debtor (if different from street address): <div style="text-align: right; font-size: small;">ZIP Code</div>				Mailing Address of Joint Debtor (if different from street address): <div style="text-align: right; font-size: small;">ZIP Code</div>																							
Location of Principal Assets of Business Debtor (if different from street address above):																											
<b>Type of Debtor</b> (Form of Organization) (Check one box)  <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)		<b>Nature of Business</b> (Check one box)  <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input type="checkbox"/> Other <hr/> <b>Tax-Exempt Entity</b> (Check box, if applicable) <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).		<b>Chapter of Bankruptcy Code Under Which the Petition is Filed</b> (Check one box)  <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input checked="" type="checkbox"/> Chapter 13 <div style="margin-top: 10px;"> <input type="checkbox"/> Chapter 15 Petition for Recognition  of a Foreign Main Proceeding  <input type="checkbox"/> Chapter 15 Petition for Recognition  of a Foreign Nonmain Proceeding </div>																							
<b>Filing Fee</b> (Check one box)  <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. <input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.		<div style="display: flex; justify-content: space-between;"> <div style="width: 48%;"> <b>Chapter 11 Debtors</b>  Check one box:  <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D).  <input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D).  Check if:  <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed  to insiders or affiliates) are less than \$2,190,000.  Check all applicable boxes:  <input type="checkbox"/> A plan is being filed with this petition.  <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more  classes of creditors, in accordance with 11 U.S.C. § 1126(b). </div> <div style="width: 48%;"> <b>Nature of Debts</b> (Check one box)   <input checked="" type="checkbox"/> Debts are primarily consumer debts,  defined in 11 U.S.C. § 101(8) as  "incurred by an individual primarily for  a personal, family, or household purpose."  <input type="checkbox"/> Debts are primarily  business debts. </div> </div>																									
<b>Statistical/Administrative Information</b> <input checked="" type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.						THIS SPACE IS FOR COURT USE ONLY																					
<b>Estimated Number of Creditors</b> <table style="width: 100%; font-size: small;"> <tr> <td style="text-align: center;">1-49</td> <td style="text-align: center;">50-99</td> <td style="text-align: center;">100-199</td> <td style="text-align: center;">200-999</td> <td style="text-align: center;">1000-5,000</td> <td style="text-align: center;">5001-10,000</td> <td style="text-align: center;">10,001-25,000</td> <td style="text-align: center;">25,001-50,000</td> <td style="text-align: center;">100,001-100,000</td> <td style="text-align: center;">OVER 100,000</td> </tr> <tr> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input checked="" type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> </tr> </table>								1-49	50-99	100-199	200-999	1000-5,000	5001-10,000	10,001-25,000	25,001-50,000	100,001-100,000	OVER 100,000	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1-49	50-99	100-199	200-999	1000-5,000	5001-10,000			10,001-25,000	25,001-50,000	100,001-100,000	OVER 100,000																
<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>																
<b>Estimated Assets</b> <input checked="" type="checkbox"/> \$0 to \$10,000 <input type="checkbox"/> \$10,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$1 million <input type="checkbox"/> \$1,000,001 to \$100 million <input type="checkbox"/> More than \$100 million																											
<b>Estimated Liabilities</b> <input type="checkbox"/> \$0 to \$50,000 <input checked="" type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$1 million <input type="checkbox"/> \$1,000,001 to \$100 million <input type="checkbox"/> More than \$100 million																											

**Voluntary Petition**

(This page must be completed and filed in every case)

Name of Debtor(s):

**Contreras, Andrea B.****All Prior Bankruptcy Cases Filed Within Last 8 Years** (If more than two, attach additional sheet)

Location

Where Filed: **Northern District of Illinois**

Case Number:

**05-18245**

Date Filed:

**5/07/05**

Location

Where Filed: **Northern District of Illinois**

Case Number:

**01-12523**

Date Filed:

**4/09/01****Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor** (If more than one, attach additional sheet)

Name of Debtor:

**- None -**

Case Number:

Date Filed:

District:

Relationship:

Judge:

**Exhibit A**

(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)

☐ Exhibit A is attached and made a part of this petition.**Exhibit B**

(To be completed if debtor is an individual whose debts are primarily consumer debts.)

I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. §342(b).

**X /s/ Joel A. Schechter****June 22, 2007**

Signature of Attorney for Debtor(s)

(Date)

**Joel A. Schechter 03122099****Exhibit C**

Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?

☐ Yes, and Exhibit C is attached and made a part of this petition.☒ No.**Exhibit D**

(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)

☒ Exhibit D completed and signed by the debtor is attached and made a part of this petition.

If this is a joint petition:

☐ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.**Information Regarding the Debtor - Venue**

(Check any applicable box)

- ☒ Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.
- ☐ There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.
- ☐ Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.

**Statement by a Debtor Who Resides as a Tenant of Residential Property**

(Check all applicable boxes)

- ☐ Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)

\_\_\_\_\_  
(Name of landlord that obtained judgment)\_\_\_\_\_  
(Address of landlord)

- ☐ Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and
- ☐ Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.

# Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s):

**Contreras, Andrea B.**

## Signatures

### Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.  
[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.  
[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

**X** /s/ Andrea B. Contreras  
Signature of Debtor **Andrea B. Contreras**

**X** \_\_\_\_\_  
Signature of Joint Debtor

Telephone Number (If not represented by attorney)

**June 22, 2007**

Date

### Signature of Attorney

**X** /s/ Joel A. Schechter  
Signature of Attorney for Debtor(s)

**Joel A. Schechter 03122099**  
Printed Name of Attorney for Debtor(s)

**LAW OFFICES OF JOEL A. SCHECHTER**  
Firm Name

**53 W. Jackson Blvd.  
Suite 1025  
Chicago, IL 60604**

Address

**Email: joelschechter@covad.net  
(312)332-0267 Fax: (312)939-4714**

Telephone Number

**June 22, 2007**

Date

### Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

**X** \_\_\_\_\_  
Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

### Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.

☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

**X** \_\_\_\_\_  
Signature of Foreign Representative

Printed Name of Foreign Representative

Date

### Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19B is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

**X** \_\_\_\_\_  
Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

*A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.*

Official Form 1, Exhibit D (10/06)

United States Bankruptcy Court  
Northern District of Illinois

In re Andrea B. Contreras

Debtor(s)

Case No.

Chapter

13

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH  
CREDIT COUNSELING REQUIREMENT**

**Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.**

*Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.*

☒ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.]* \_\_\_\_\_

**If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.**

**Official Form 1, Exh. D (10/06) - Cont.**

☐ 4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

**I certify under penalty of perjury that the information provided above is true and correct.**

Signature of Debtor: /s/ Andrea B. Contreras  
Andrea B. Contreras

Date: June 22, 2007

Advanced America Cash Advance  
1500 South Lake Street  
Mundelein, IL 60060

Anthony P. Terrasse, MD  
700 Westmoreland Road  
Lake Forest, IL 60045

Armor Sysems Corp  
2322 N. Green Bay R  
Waukegan, IL 60087-4209

Armor Systems Co.  
1700 Kiefer Drive, Suite 1  
Zion, IL 60099

Aspire  
PO Box 105555  
Atlanta, GA 30348

Bank of America  
4060 Ogletown Stan  
Mail Code DE5-019  
Newark, DE 19713

Bank of America  
c/o Creditors Interchange, Inc.  
P.O. Box 1335  
Buffalo, NY 14240-1335

Cap One Bk  
PO Box 85015  
Richmond, VA 23285

Capital One Services  
P.O. Box 30281  
Salt Lake City, UT 84130-0281

Certified Services, Inc.  
1733 Washington St., Suite 201  
Waukegan, IL 60085

Certified Services, Inc.  
1733 Washington St., Suite 2  
Waukegan, IL 60085

Chase Manhattan Bank  
c/o Blatt Hasenmiller Leibsker & Mo  
2 N. LaSalle St. Suite 900  
Chicago, IL 60602

Chase/Bank One Card Serv  
800 Brooksedge Blvd  
Westerville, OH 43081

Check Recovery  
P.O. Box 45405  
Los Angeles, CA 90045

Cingular Wireless  
c/o AFNI, Inc.  
404 Brock Drive, P.O. Box 3517  
Bloomington, IL 61702-3517

Citi Cards CBSD NA  
P.O. Box 6241  
Sioux Falls, SD 57117-6241

Columbus B&T Georgia  
245 Perimeter Ctr  
Suite 600  
Atlanta, GA 30344

Comcast  
P.O. Box 173885  
Denver, CO 80217-3885

Credit Protection Assoc., L.P.  
13355 Noel Road  
Dallas, TX 75240

Diversified Services, Inc.  
PO Box 80185  
Phoenix, AZ 85060-0185

Dominick's  
c/o Merchants Credit Guide  
233 W. Jackson Blvd, Suite 500  
Chicago, IL 60606

Dr. Dougls N. Bauer  
38 Oak Creek Plaza  
Mundelein, IL 60060

ENH Faculty Practice Associates  
9532 Eagle Way  
Chicago, IL 60678-1095

ENH Medical Group  
c/o Van Ru Credit Corporation  
1350 E. Touhy Ave., Suite 100E  
Des Plaines, IL 60018-3303

ENH Medical Group Specialty Practic  
23139 Network Place  
Chicago, IL 60673-1231

ENH Radiology  
34618 Eagle Way  
Chicago, IL 60678-1346

First Midwest Bank  
Payment Processing  
P.O. Box 9003  
Gurnee, IL 60031-9003

First USA Bank  
Dept OH1-0552 ATT  
800 Brooksedge Bv  
Westerville, OH 43081-0552

Ford Motor Credit Company  
c/o Bowman Heintz Boscia & Vician  
8605 Broadway  
Merrillville, IN 46410-7033

Friedman & Wexler, L.L.C.  
500 West Madison Street  
Suite 2910  
Chicago, IL 60661

G.C. Services  
P.O. Box 2667  
Houston, TX 77252

G.C. Services  
P.O. Box 79  
Elgin, IL 60121

GEMB/JCP  
PO Box 981402  
El Paso, TX 79998

Household  
P.O. Box 17906  
San Diego, CA 92177

HSBC  
1441 Schilling Place  
Salinas, CA 93901

HSBC Best Buy  
POB 15521  
Wilmington, DE 19805

I C Systems Collections  
PO Box 64378  
Saint Paul, MN 55164-0378

IL Bone & Joint Institute  
135 South LaSalle Street  
LPT 1052  
Chicago, IL 60674

Illinois Collection Services  
PO Box 646  
Oak Lawn, IL 60454

Illinois Department of Revenue  
Springfield, IL 62726-0001

Internal Revenue Service  
Kansas City, MO 64999

Internal Revenue Service  
230 South Dearborn  
Mail Stop 5010 CHI  
Chicago, IL 60604

Internal Revenue Service  
P.O. Box 970011  
Saint Louis, MO 63197-0011

James G. Cross, D.C.  
126 West Maple  
Mundelein, IL 60060-1737

National Action Financial Services  
165 Lawrence Bell Dr., Suite 100  
Buffalo, NY 14231-9027

Paragon  
10120 So. Eastern Avenue, Suite 200  
Henderson, NV 89052

Peoples Energy  
130 E. Randolph Drive  
Chicago, IL 60601

Pinnacle Management Services Health  
514 Market Loop, Suite 103  
Dundee, IL 60118

Portfolio Acquisitions  
P.O. Box 947  
Brookfield, WI 53008-0947

Providian  
P.O. Box 9007  
Pleasanton, CA 94566-4122

Quik Payday.com  
Collections Manager

Ravinia Associates In Internal Med  
625 Roger Williams Avenue, Suite 10  
Highland Park, IL 60035

Riexinger & Associates, LLC  
P.O. Box 956188  
Duluth, GA 30095-9504

RPM  
P.O. Box 768  
Bothell, WA 98041-0768

Safeway  
P.O. Box 1128  
San Ramon, CA 94583-1128

SBC  
Bill Payment Center  
Chicago, IL 60663-0001

SEARS/CBSD  
MC02-02-03  
The Lakes, NV 89163-7802

Sonic Payday.com  
234 North James St.  
Wilmington, DE 19804

Sprint  
P.O. Box 660092  
Dallas, TX 75266-0092

Transworld Systems, Inc.  
25 Northwest Pt Blvd, Suite 750  
Elk Grove Village, IL 60007

Van Ru Credit Corporation  
1350 E. Touhy Avenue, Suite 100E  
Des Plaines, IL 60018-3303

Van Ru Credit Corporation  
P.O. Box 1018  
Park Ridge, IL 60068-7018

W. Geoffrey Martin  
Martin Legal LLC  
614 E. Washington Street  
Villa Park, IL 60181

Westbury  
2756 N. Green Valley Pkwy  
Suite 871  
Henderson, NV 89014-2120